HongLeong Assurance

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# PRODUCT DISCLOSURE SHEET

Important Note: This product is underwritten by Hong Leong Assurance Berhad, an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. Please refer to the policy contract for the definition of the capitalised terms.

**Dear Customer,**

This Product Disclosure Sheet provides you with key information on your life insurance. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too**.

## 1 What is HLA Stackable?

**HLA Stackable** is a yearly renewable non-participating term plan which provides coverage for death and will be automatically renewed every subsequent year without evidence of insurability up to age 61.

## 2 Know Your Coverage/Benefits

**As an illustration**, for annual premium of **RM97.00** payable in the **first year**, you will receive the following life insurance **coverage/benefits**. This amount includes any premium of rider(s).
The coverage stated in the table below is for the Life Assured, unless stated otherwise.

| | |
|---|---|
| Death Benefit | Upon death, we shall pay the Basic Sum Assured **(RM13,000.00)**. |
| Renewability Option | • Upon the end of the policy year, we will automatically renew this policy every subsequent year without evidence of insurability, subject to:<br>(a) Attained age of the Life Assured upon renewal is not greater than 60 years old; and<br>(b) We still offer this policy at the time of renewal.<br>• We shall determine the premium charged upon renewal based on the Life Assured's age, sex, occupation class, and/or any factors of premium structure related to the policy on the renewal date. |
| Additional Coverage | The coverage of attaching rider(s) is as follow: - |

| Rider(s) | Coverage Period (years) | Insured Lives |
|---|---|---|
| Accidental Death Rider [1] | 1 | Life Assured |
| Accidental TPD Rider [1] | 1 | Life Assured |
| Accidental Hospitalisation Daily Income Rider [1] | 1 | Life Assured |

[1] The rider will be renewed annually where the last renewable age is 60.

Please refer to Product Disclosure Sheet (PDS) of Accidental Death Rider, Accidental TPD Rider, Accidental Hospitalisation Daily income Rider, Product Information Sheet and policy contract for more details.

Your life insurance **excludes**:
- Suicide – if death was due to suicide within **12** months from the Issue Date or the Reinstatement Date, whichever is later.

**Note:** This list is **non-exhaustive**. You must refer to the Product Information Sheet or policy contract for the full list of exclusions.

**If you have any questions or require assistance on your life insurance, you can:**

| Call us at | Visit us at: | Email us at: | Scan the QR code |
|---|---|---|---|
| 03-7650 1288 | https://www.hla.com.my/en/home.html | customerservice@hla.hongleong.com.my | for the Product Information Sheet |

## 3 Know Your Obligations

| **For this life insurance, you must pay a premium of:** | |
|---|---|
| Premium | Annual premium of **RM97.00** is payable in the **first year.** This amount includes any premium of rider(s). |
| Duration: **1** year, yearly renewable up to age 61. | |
| **You also have to pay the following fees and charges:** | |
| Total Commission | There is no commission payable for this policy. |
| Other applicable charges | Marketing fee/referral fee/any other types of promotional-related fee (if applicable). |

## 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Premium payment beyond the grace period may result in policy lapse and may affect future benefit payout.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount you can afford.

**Note:** The list is **non-exhaustive**. You should refer to the Product Information Sheet or policy contract for the full list of terms and conditions.

SAMPLE

**Can I cancel my policy?**
Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After free-look period:** You may cancel your policy and the cancellation will take effect on the Policy Anniversary Date following the notice.

**The benefit(s) payable under eligible policy/products is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).**

**IMPORTANT NOTE:**
**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

SAMPLE

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**Dear Customer,**
This Product Disclosure Sheet provides you with key information on your rider. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too**.

## 1 What is Accidental Death Rider?

**Accidental Death Rider** is a yearly renewable non-participating rider which provides coverage for Accidental Death and will be automatically renewed every subsequent year without evidence of insurability up to age 61.

## 2 Know Your Coverage/Benefits

**As an illustration**, for annual premium of **RM97.00** payable in the **first year**, you will receive the following insurance **coverage/benefits**.
The coverage stated in the table below is for the Life Assured, unless stated otherwise.

| This rider **covers**: | This rider **excludes**: |
|---|---|
| • Accidental Death Benefit – Rider Sum Assured **(RM10,000.00)**<br><br>• We will pay an additional amount equivalent to:<br>(a) 100% of Rider Sum Assured if the Accidental Death of the Life Assured occurs while the Life Assured was traveling as a passenger in or any mechanically propelled, public conveyance over established transportation routes on regular scheduled and registered fare paying passenger services, in an Elevator (excluding Elevators in mines and construction sites) or in consequences of the burning of Public Buildings; or<br>(b) 200% of Rider Sum Assured if the Accidental Death of the Life Assured occurs while in Overseas.<br><br>• Renewability Option – upon the end of each rider year, we will automatically renew this rider every subsequent year without evidence of insurability, subject to:<br>(a) Attained age of the Life Assured upon renewal is not greater than 60 years old; and<br>(b) We still offer this rider at the time of renewal.<br><br>We shall determine the premium charged upon renewal based on the Life Assured's age, sex, occupation class, and/or any factors of premium structure related to the rider on the renewal date.<br><br>Please refer to Product Information Sheet and policy contract for more details. | • War related risks<br>• Suicide<br>• Self-inflicted injury<br>• Drug abuse<br>• Hazardous sports<br>• Active duty in the armed forces<br><br>**Note:** This list is **non-exhaustive**. Please refer to the Product Information Sheet or policy contract for the full list of exclusions. |
| The duration of coverage is 1 year and renewable up to age 61. | |

SAMPLE

**If you have any questions or require assistance on your rider, you can:**

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## 3 Know Your Obligations

| **For this rider, you must pay a premium of:** | |
|---|---|
| Premium | Annual premium of **RM97.00** is payable in the **first year.** |
| **You also have to pay the following fees and charges:** | |
| Total Commission | There is no commission payable for this rider. |
| Other applicable charges | Marketing fee/referral fee/any other types of promotional-related fee (if applicable). |

## 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- You should satisfy yourself that this rider will best serve your needs and that the premium payable under this rider is an amount you can afford.

**Note:** The list is **non-exhaustive**. You should refer to the Product Information Sheet or policy contract for the full list of terms and conditions.

This Product Disclosure Sheet consists of 8 pages and each page forms an integral part of the Product Disclosure Sheet.
A prospective policy owner is advised to read and understand the information printed on each and every page.
**Accidental Death Rider Version 1.0 – Last updated 1 Jan 2026 – E&OE –**
Level 3, Tower B, PJ City Development, No. 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor.
Tel: 03–7650 1288 Website: www.hla.com.my

**Can I cancel my rider?**

Yes, you may cancel your rider by giving a written notice to us.

- **Free-look period:** You may cancel your rider within 15 days after the rider has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After free-look period:** You may cancel your rider and the cancellation will take effect on the Rider Anniversary Date following the notice.

**The benefit(s) payable under eligible policy/products is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).**

**IMPORTANT NOTE:**
**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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**Dear Customer,**
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## 1 What is Accidental Total and Permanent Disability Rider?

**Accidental Total and Permanent Disability Rider** is a yearly renewable non-participating rider which provides coverage for Accidental Total and Permanent Disability (TPD) and will be automatically renewed every subsequent year without evidence of insurability up to age 61.

## 2 Know Your Coverage/Benefits

**As an illustration**, for annual premium of **RM97.00** payable in the **first year**, you will receive the following insurance **coverage/benefits**.
The coverage stated in the table below is for the Life Assured, unless stated otherwise.

| This rider **covers**: | This rider **excludes**: |
|---|---|
| • Accidental Total and Permanent Disability (TPD) Benefit – Rider Sum Assured **(RM10,000.00)** upon the first occurrence of the disability below caused by accidental means within 365 days from the occurrence of the accident:<br>(a) Loss of both limbs;<br>(b) Loss of both hands or of all fingers and both thumbs;<br>(c) Loss of arm at shoulder;<br>(d) Loss of arm between shoulder and elbow;<br>(e) Loss of arm at elbow;<br>(f) Loss of arm between knee and hip;<br>(g) Loss of leg below knee;<br>(h) Loss of whole eye;<br>(i) Loss of sight of one or both eyes;<br>(j) Total paralysis;<br>(k) Permanent total loss of speech and hearing;<br>(l) Permanent and incurable insanity;<br>(m) Injuries resulting in being permanently bedridden; or<br>(n) Any other injuries causing TPD.<br><br>Loss above shall mean the permanent loss of use or loss by severance, whenever is applicable.<br><br>• We will pay an additional amount equivalent to:<br>(a) 100% of Rider Sum Assured if the Accidental TPD occurs while the Life Assured was traveling as a passenger in or any mechanically propelled, public conveyance over established transportation routes on regular scheduled and registered fare paying passenger services, in an Elevator (excluding Elevators in mines and construction sites) or in consequences of the burning of Public Buildings; or<br>(b) 200% of Rider Sum Assured if the Accidental TPD occurs while in Overseas.<br><br>• We shall pay the Accidental TPD benefit in accordance with the TPD Provision.<br><br>• Renewability Option – upon the end of each rider year, we will automatically renew this rider every subsequent year without evidence of insurability, subject to:<br>(a) Attained age of the Life Assured upon renewal is not greater than 60 years old; and<br>(b) We still offer this rider at the time of renewal.<br><br>We shall determine the premium charged upon renewal based on the Life Assured's age, gender, occupation class and/or any factors of premium structure related to the rider on the renewal date.<br><br>Please refer to Product Information Sheet and policy contract for more details. | • War related risks<br>• Suicide<br>• Self-inflicted injury<br>• Drug abuse<br>• Hazardous sports<br>• Active duty in the armed forces<br><br>**Note:** This list is **non-exhaustive**. Please refer to the Product Information Sheet or policy contract for the full list of exclusions. |
| The duration of coverage is 1 year and renewable up to age 61. | |

SAMPLE

**If you have any questions or require assistance on your rider, you can:**

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## 3 Know Your Obligations

| **For this rider, you must pay a premium of:** | |
|---|---|
| Premium | Annual premium of **RM97.00** is payable in the **first year.** |
| **You also have to pay the following fees and charges:** | |
| Total Commission | There is no commission payable for this rider. |
| Other applicable charges | Marketing fee/referral fee/any other types of promotional-related fee (if applicable). |

## 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- You should satisfy yourself that this rider will best serve your needs and that the premium payable under this rider is an amount you can afford.

**Note:** The list is **non-exhaustive**. You should refer to the Product Information Sheet or policy contract for the full list of terms and conditions.

## Can I cancel my rider?

Yes, you may cancel your rider at any time by giving a written notice to us.

- **Free-look period:** You may cancel your rider within 15 days after your rider has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After free-look period:** You may cancel your rider and the cancellation will take effect on the Rider Anniversary Date following the notice.

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## 1 What is Accidental Hospitalisation Daily Income Rider?

**Accidental Hospitalisation Daily Income Rider** is a yearly renewable non-participating rider which provides daily income benefit upon hospitalisation caused solely by accidental means with coverage renewable up to age 61.

## 2 Know Your Coverage/Benefits

**As an illustration**, for annual premium of **RM97.00** payable in the **first year**, you will receive the following insurance **coverage/benefits**.
The coverage stated in the table below is for the Life Assured, unless stated otherwise.

| This rider **covers**: | This rider **excludes**: |
|---|---|
| • Accidental Hospitalisation Daily Income Benefit – Daily income benefit of **(RM100.00)** upon hospitalisation for a minimum period of 6 continuous hours per admission caused by accidental means, up to 730 days per accident provided that the hospitalisation is medically necessary.<br><br>• Renewability Option – Upon the end of the rider year, we will automatically renew this rider every subsequent year without evidence of insurability, subject to:<br>(a) Attained age of the Life Assured upon renewal is not greater than 60 years old; and<br>(b) We still offer this rider at the time of renewal.<br><br>We shall determine the premium charged upon renewal based on the Life Assured's age, sex, occupation class, and/or any factors of premium structure related to the rider on the renewal date.<br><br>Please refer to the Product Information Sheet and policy contract for more details. | • War related risks<br>• Suicide<br>• Self-inflicted injury<br>• Drug abuse<br>• Hazardous sports<br>• Active duty in the armed forces<br><br>**Note:** This list is **non-exhaustive**. Please refer to the Product Information Sheet or policy contract for the full list of exclusions. |
| The duration of coverage is 1 year and renewable up to age 61. | |

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## 3 Know Your Obligations

| **For this rider, you must pay a premium of:** | |
|---|---|
| Premium | Annual premium of **RM97.00** is payable in the **first year.** |
| **You also have to pay the following fees and charges:** | |
| Total Commission | There is no commission payable for this rider. |
| Other applicable charges | Marketing fee/referral fee/any other types of promotional-related fee (if applicable) |

## 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- You should satisfy yourself that this rider will best serve your needs and that the premium payable under this rider is an amount you can afford.

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SAMPLE